

United States Bankruptcy Court WESTERN DISTRICT OF TENNESSEE		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): <b>McCarthy, Christopher</b>	Name of Joint Debtor (Spouse)(Last, First, Middle): <b>McCarthy, Jennifer</b>	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>NONE</b>	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>NONE</b>	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>9262</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>4886</b>	
Street Address of Debtor (No. & Street, City, and State): <b>7472 Meadow Rise Cove Memphis TN</b>	ZIP CODE <b>38119</b>	Street Address of Joint Debtor (No. & Street, City, and State): <b>7472 Meadow Rise Cove Memphis TN</b>
County of Residence or of the Principal Place of Business: <b>Shelby</b>		County of Residence or of the Principal Place of Business: <b>Shelby</b>
Mailing Address of Debtor (if different from street address): <b>SAME</b>	ZIP CODE	Mailing Address of Joint Debtor (if different from street address): <b>SAME</b>
Location of Principal Assets of Business Debtor (if different from street address above): <b>NOT APPLICABLE</b>		ZIP CODE

Type of Debtor (Form of organization) (Check <b>one</b> box.)	Nature of Business (Check <b>one</b> box.)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i>	<input type="checkbox"/> Health Care Business	<input checked="" type="checkbox"/> Chapter 7
<input type="checkbox"/> Corporation (includes LLC and LLP)	<input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)	<input type="checkbox"/> Chapter 9
<input type="checkbox"/> Partnership	<input type="checkbox"/> Railroad	<input type="checkbox"/> Chapter 11
<input type="checkbox"/> Other (if debtor is not one of the above entities, check this box and state type of entity below  _____)	<input type="checkbox"/> Stockbroker	<input type="checkbox"/> Chapter 12
	<input type="checkbox"/> Commodity Broker	<input type="checkbox"/> Chapter 13
	<input type="checkbox"/> Clearing Bank	
	<input type="checkbox"/> Other	
	<b>Tax-Exempt Entity</b> (Check box, if applicable.)	<b>Nature of Debts</b> (Check one box)
	<input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose"
		<input type="checkbox"/> Debts are primarily business debts.
		<b>Chapter 11 Debtors:</b>
		<b>Check one box:</b>
		<input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D).
		<input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).
		<b>Check if:</b>
		<input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).
		<b>Check all applicable boxes:</b>
		<input type="checkbox"/> A plan is being filed with this petition
		<input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Filing Fee</b> (Check one box)		
<input checked="" type="checkbox"/> Full Filing Fee attached		
<input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.		
<input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		

Statistical/Administrative Information	THIS SPACE IS FOR COURT USE ONLY
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.	
<input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	
Estimated Number of Creditors	
<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000	
Estimated Assets	
<input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	
Estimated Liabilities	
<input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Christopher McCarthy and Jennifer McCarthy</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed:	Case Number:	Date Filed:	
<b>NONE</b>			
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:	
<b>NONE</b>			
District:	Relationship:	Judge:	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition	<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). <b>X</b> <u>/s/ Ivan D. Harris, Jr.</u> <span style="float: right;"><b>01/18/2011</b></span> <small>Signature of Attorney for Debtor(s) Date</small>		
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
_____ (Name of landlord that obtained judgment)			
_____ (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <b>Christopher McCarthy and Jennifer McCarthy</b>
<b>Signatures</b>	
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b)  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  <b>X /s/ Christopher McCarthy</b> Signature of Debtor  <b>X /s/ Jennifer McCarthy</b> Signature of Joint Debtor  _____ Telephone Number (if not represented by attorney)  <b>01/18/2011</b> Date	<b>Signature of a Foreign Representative</b>  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  <input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  <input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  <b>X</b> _____ (Signature of Foreign Representative)  _____ (Printed name of Foreign Representative)  _____ (Date)
<b>Signature of Attorney*</b> <b>X /s/ Ivan D. Harris, Jr.</b> Signature of Attorney for Debtor(s)  <b>Ivan D. Harris, Jr. 12654</b> Printed Name of Attorney for Debtor(s)  <b>Harris &amp; Vaughn</b> Firm Name  <b>352 Poplar View Lane East</b> Address  _____ <b>Collierville TN 38017</b> _____ <b>901-853-5055</b> Telephone Number  <b>01/18/2011</b> Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	<b>Signature of Non-Attorney Bankruptcy Petition Preparer</b>  I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  _____ Printed Name and title, if any, of Bankruptcy Petition Preparer  _____ Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  _____ Address  _____ <b>X</b> _____ Date  Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.  _____ If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  <i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</i>
<b>Signature of Debtor (Corporation/Partnership)</b>  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.  <b>X</b> _____ Signature of Authorized Individual  _____ Printed Name of Authorized Individual  _____ Title of Authorized Individual  _____ Date	

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE  
WESTERN DIVISION**

In re **Christopher McCarthy**  
**and**  
**Jennifer McCarthy**

Case No. \_\_\_\_\_  
(if known)

\_\_\_\_\_  
Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**WARNING:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.  
*[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement]*  
*[Must be accompanied by a motion for determination by the court.]*
- ☐ Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Christopher McCarthy

Date: 01/18/2011

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE  
WESTERN DIVISION**

In re *Christopher McCarthy*  
*and*  
*Jennifer McCarthy*

Case No.  
Chapter 7

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Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**WARNING:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.  
*[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit briefing.**

- ☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement]*  
*[Must be accompanied by a motion for determination by the court.]*
- ☐ Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Jennifer McCarthy

Date: 01/18/2011

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE  
WESTERN DIVISION**In re *Christopher McCarthy and Jennifer McCarthy*Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	<b>Yes</b>	<b>1</b>	\$ <b>260,000.00</b>		
B-Personal Property	<b>Yes</b>	<b>4</b>	\$ <b>14,325.00</b>		
C-Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D-Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		\$ <b>287,685.57</b>	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		\$ <b>35,195.87</b>	
F-Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>9</b>		\$ <b>218,885.37</b>	
G-Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H-Codebtors	<b>Yes</b>	<b>1</b>			
I-Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			\$ <b>5,983.98</b>
J-Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			\$ <b>11,388.33</b>
TOTAL		<b>23</b>	\$ <b>274,325.00</b>	\$ <b>541,766.81</b>	



**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE  
WESTERN DIVISION**

In re *Christopher McCarthy and Jennifer McCarthy*

Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 35,195.87
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
<b>TOTAL</b>	<b>\$ 35,195.87</b>

State the following:

Average Income (from Schedule I, Line 16)	\$ 5,983.98
Average Expenses (from Schedule J, Line 18)	\$ 11,388.33
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 7,301.08

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 18,782.52
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 35,195.87	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 218,885.37
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 237,667.89

In re Christopher McCarthy and Jennifer McCarthy  
Debtor

Case No. \_\_\_\_\_  
(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 1/18/2011

Signature /s/ Christopher McCarthy  
Christopher McCarthy

Date: 1/18/2011

Signature /s/ Jennifer McCarthy  
Jennifer McCarthy

[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

In re Christopher McCarthy and Jennifer McCarthy,

Debtor(s)

Case No. \_\_\_\_\_

(if known)

**SCHEDULE A-REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence located at 7472 Meadow Rise Cv, Memphis TN 38119	Co-tenancy	J	\$ 260,000.00	\$ 260,000.00
<b>TOTAL \$</b>			260,000.00	

No continuation sheets attached

(Report also on Summary of Schedules.)

In re Christopher McCarthy and Jennifer McCarthy, Case No. \_\_\_\_\_  
Debtor(s) (if known)

## SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		<i>Checking Account</i> <i>Location: Suntrust Bank</i>	J	\$ 100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<i>Bedroom Set (original price \$6,000.00)</i> <i>Location: In debtor's possession</i>	J	\$ 500.00
		<i>Bicycles</i> <i>Location: In debtor's possession</i>	J	\$ 50.00
		<i>Couch, Loveseat, Recliner</i> <i>Location: In debtor's possession</i>	J	\$ 200.00
		<i>Dining Set</i> <i>Location: In debtor's possession</i>	J	\$ 200.00
		<i>Flat Screen TV</i> <i>Location: In debtor's possession</i>	J	\$ 1,000.00
		<i>Kitchen Appliances</i> <i>Location: In debtor's possession</i>	J	\$ 50.00

In re Christopher McCarthy and Jennifer McCarthy, Case No. \_\_\_\_\_  
Debtor(s) (if known)

## SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
		<i>Kitchen Dishes</i> <i>Location: In debtor's possession</i>	J	\$ 50.00
		<i>Misc Furniture</i> <i>Location: In debtor's possession</i>	J	\$ 50.00
		<i>Personal Tools</i> <i>Location: In debtor's possession</i>	H	\$ 50.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<i>Wearing Apparel</i> <i>Location: In debtor's possession</i>	J	\$ 350.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.	X			

In re Christopher McCarthy and Jennifer McCarthy, Case No. \_\_\_\_\_  
Debtor(s) (if known)

## SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles and accessories.		<p><i>Automobile - 1986 Chevy Monte Carlo</i> <i>Location: In debtor's possession</i></p> <p><i>Automobile - 1994 Saturn</i> <i>Location: In debtor's possession</i></p> <p><i>Automobile - 2005 Toyota Sienna 5D XLE</i> <i>Location: In debtor's possession</i></p> <p><i>Riding Lawn Mower</i> <i>Location: In debtor's possession</i></p>	<p>J</p> <p>J</p> <p>J</p> <p>J</p>	<p>\$ 500.00</p> <p>\$ 475.00</p> <p>\$ 10,000.00</p> <p>\$ 300.00</p>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			

In re Christopher McCarthy and Jennifer McCarthy, Case No. \_\_\_\_\_  
Debtor(s) (if known)

## SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property		Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
28. Office equipment, furnishings, and supplies.		<i>Business Equipment: 2 Servers, 1 Router and 1 Specialized Laptop Computer</i> <i>Location: In debtor's possession</i>	J	\$ 350.00
		<i>Family Computer</i> <i>Location: In debtor's possession</i>	J	\$ 100.00
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		<b>Total ➡</b>		\$ 14,325.00

In re Christopher McCarthy and Jennifer McCarthy, Case No. \_\_\_\_\_  
Debtor(s) (if known)

## SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$146,450.\*

(Check one box)

☐ 11 U.S.C. § 522(b) (2)

☒ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Checking Account	Tenn. Code Ann. §26-2-103	\$ 100.00	\$ 100.00
Bedroom Set	Tenn. Code Ann. §26-2-103	\$ 500.00	\$ 500.00
Bicycles	Tenn. Code Ann. §26-2-103	\$ 50.00	\$ 50.00
Couch, Loveseat, Recliner	Tenn. Code Ann. §26-2-103	\$ 200.00	\$ 200.00
Dining Set	Tenn. Code Ann. §26-2-103	\$ 200.00	\$ 200.00
Flat Screen	Tenn. Code Ann. §26-2-103	\$ 1,000.00	\$ 1,000.00
Kitchen Appliances	Tenn. Code Ann. §26-2-103	\$ 50.00	\$ 50.00
Kitchen Dishes	Tenn. Code Ann. §26-2-103	\$ 50.00	\$ 50.00
Misc Furniture	Tenn. Code Ann. §26-2-103	\$ 50.00	\$ 50.00
Tools	Tenn. Code Ann. §26-2-103	\$ 50.00	\$ 50.00
Wearing Apparel	Tenn. Code Ann. §26-2-104	\$ 350.00	\$ 350.00
Automobile - 1986 Chevy	Tenn. Code Ann. §26-2-111(4)	\$ 500.00	\$ 500.00
Automobile - 1994 Saturn	Tenn. Code Ann. §26-2-111(4)	\$ 475.00	\$ 475.00
Automobile - 2005 Toyota	Tenn. Code Ann. §26-2-103	\$ 1,446.95	\$ 10,000.00
Riding Lawn Mower	Tenn. Code Ann. §26-2-103	\$ 300.00	\$ 300.00
Computer	Tenn. Code Ann. §26-2-103	\$ 100.00	\$ 100.00
Subtotal:		\$ 5,421.95	\$ 13,975.00
Total:		\$5,421.95	\$13,975.00

Page No. 1 of 1

\* Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.



B6D (Official Form 6D) (12/07)

In re Christopher McCarthy and Jennifer McCarthy,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 7628 Creditor # : 1 Dell Financial Services c/o DFS Customer Care Dept P O Box 81577 Austin TX 78707-1577	J	Business Equipment Business Equipment Value: \$ 350.00				\$ 2,910.94	\$ 2,560.94
Account No: 4-02 Creditor # : 2 Innovations Fed Credit Union P O Box 30495 Tampa FL 33630	W	7/07 Auto Loan Automobile - Toyota Value: \$ 10,000.00				\$ 8,553.05	\$ 0.00
Account No: 7XXX Creditor # : 3 More Equity Mortgage 601 NW 2nd St. Evansville IN 47708	X J	3/10/2006 Mortgage Residence Value: \$ 260,000.00				\$ 276,221.58	\$ 16,221.58
No continuation sheets attached						<b>Subtotal \$</b> (Total of this page)	<b>\$ 287,685.57</b>
						<b>Total \$</b> (Use only on last page)	<b>\$ 287,685.57</b>

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

In re Christopher McCarthy and Jennifer McCarthy,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Christopher McCarthy and Jennifer McCarthy ,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet: **Taxes and Certain Other Debts Owed to Governmental Units**

Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred and Consideration for Claim	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
		H--Husband W--Wife J--Joint C--Community						
Account No: 0019 Creditor # : 1 City of Memphis Treasurer P O Box 185 Memphis TN 38101-0185	J	2010 City Taxes City of Memphis				\$ 3,186.92	\$ 3,186.92	\$ 0.00
Account No: 4886 Creditor # : 2 Internal Revenue Service Central Insolvency Operation P O Box 7346 Philadelphia PA 19114	J	Taxes				\$ 28,000.00	\$ 28,000.00	\$ 0.00
Account No: 1666 Creditor # : 3 Shelby County Property Taxes P O Box 2751 Memphis TN 38101-2751	J	2009 Property Taxes				\$ 4,008.95	\$ 4,008.95	\$ 0.00
Account No:								
Account No:								
Account No:								
<b>Subtotal \$</b> (Total of this page)						35,195.87	35,195.87	0.00
<b>Total \$</b> (Use only on last page of the completed Schedule E. Report total also on Summary of Schedules)						35,195.87		
<b>Total \$</b> (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and							35,195.87	0.00

Sheet No. 1 of 1 continuation sheets  
attached to Schedule of Creditors Holding Priority Claims

B6F (Official Form 6F) (12/07)

In re Christopher McCarthy and Jennifer McCarthy,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 2329 Creditor # : 1 AG Adjustments 740 Walt Whitman Rd Melville NY 11747-9090	H	Advertising Google, Inc.				\$ 935.23
Account No: 1001 Creditor # : 2 American Express P O Box 981535 EL PASO TX 79998-1535	H	2009-2010 Credit Card Purchases				\$ 11,051.20
Account No: 1001 Representing: American Express		Nationwide Credit, Inc. 2015 Vaughn Rd NW, Bld 400 Kennesaw GA 30144-7801				
Account No: 1007 Creditor # : 3 American Express P O Box 981535 EL PASO TX 79998-1535	J	2009-2010 Credit Card Purchases Judgment for Plaintiff				\$ 21,874.09
8 continuation sheets attached						Subtotal \$
						\$ 33,860.52
						Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Christopher McCarthy and Jennifer McCarthy,

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

# **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1007							
Representing: American Express		Nicholas H Adler PC Zwicker & Associates PC 5409 Maryland Way, Suite 333 Brentwood TN 37027					
Account No: 1002	J	2009-2010 Credit Card Purchases					\$ 1,129.55
Creditor # : 4 American Express P O Box 981535 EL PASO TX 79998-1535							
Account No: 1002							
Representing: American Express		Collect Corp P O Box 101928 Dept 4947A Birmingham AL 35210-1928					
Account No: 1870	J	2009-2010 Phone/Cell Service					\$ 951.19
Creditor # : 5 AT&T Accounts Receivable Mgmt 333 Commerce St., FLR 20 Nashville TN 37201-1800							
Account No: 6752	W	Credit Card Purchases					\$ 16,665.46
Creditor # : 6 Bank of America P O Box 15026 Wilmington DE 19850-5026							
Account No: 6752	W	2009 - 2010 Credit Card Purchases					\$ 17,032.15
Creditor # : 7 Bank of America P O Box 15026 Wilmington DE 19850-5026							

Sheet No. 1 of 8 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ **\$ 35,778.35**

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Christopher McCarthy and Jennifer McCarthy,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 475 Creditor # : 8 Baptist Mem Hosp - Memphis P O Box 1000, Dept 465 Memphis TN 38148-0001	W	5/2010 Medical Bills Patient: Sara McCarthy				\$ 1,032.81
Account No: 475 Representing: Baptist Mem Hosp - Memphis		Accounts Receivable Mgmt Srvs P O Box 638 Paris TN 38242-0638				
Account No: 0384 Creditor # : 9 Baptist Mem Hosp - Memphis 6019 Walnut Grove Rd Memphis TN 38120	H	4/2009 Medical Bills Patient: Christopher McCarthy				\$ 2,487.18
Account No: 0384 Representing: Baptist Mem Hosp - Memphis		Medical Financial Service Inc 5100 Poplar Avenue, Ste 2020 Memphis TN 38137-0001				
Account No: 4788 Creditor # : 10 Bill Me Later P O Box 5018 Timonium MD 21094	W	2009 Line of Credit				\$ 1,232.38
Account No: 1366 Creditor # : 11 Campbell Clinic 1400 S Germantown Rd Germantown TN 38138	W	8/2009 Medical Bills Patient: Grace McCarthy				\$ 88.00

Sheet No. 2 of 8 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 4,840.37  
Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Christopher McCarthy and Jennifer McCarthy,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 1366  Representing: Campbell Clinic			Revenue Recovery Corporation P O Box 341308 Memphis TN 38184-1308				
Account No: 2486  Creditor # : 12 Cardiology Specialists of Mphs P O Box 1000 Dept 396 Memphis TN 38148	H		6/2009 Medical Bills Patient: Christopher McCarthy				\$ 1,543.00
Account No: 7189  Creditor # : 13 Chase P O Box 15299 Wilmington DE 19850-5299	H		2009 -2010 Credit Card Purchases				\$ 1,540.83
Account No: 4284  Creditor # : 14 Citi Cards Box 6500 Sioux Falls SD 57117	H		2008 - 2010 Credit Card Purchases				\$ 23,167.64
Account No: 7270  Creditor # : 15 CitiBusiness Card P O Box 6235 Sioux Falls SD 57117-6235	H		2009 - 2010 Business Credit Card				\$ 4,892.90
Account No: 3-04  Creditor # : 16 City of Memphis EMS Service DPT 527 P O Box 1000 Memphis TN 38148	H		4/2009 Medical Bills Patient: Christopher McCarthy				\$ 750.00

Sheet No. 3 of 8 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 31,894.37  
Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Christopher McCarthy and Jennifer McCarthy,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 2442 Creditor # : 17 Clear Channel Radio P O Box 12103 Trenton NJ 08650	H	2009 Radio Advertising					\$ 2,031.75
Account No: 2442 Representing: Clear Channel Radio		Transworld Systems 2235 Mercury Way, Ste 275 Santa Rosa CA 95407					
Account No: 2-09 Creditor # : 18 Diocesan Publications/414 P O Box 3250 Dublin OH 43016	H	1/2010 Advertising					\$ 330.00
Account No: 4916 Creditor # : 19 Discover P O Box 30943 Salt Lake City UT 84130	W	Credit Card Purchases					\$ 6,124.47
Account No: 3901 Creditor # : 20 Discover P O Box 3023 New Albany OH 43054-3023	W	Credit Card Purchases					\$ 2,013.51
Account No: 6607 Creditor # : 21 GE Money Bank Attn: Bankruptcy Dept. P O Box 103104 Roswell GA 30076	W	Credit Card Purchases Sam's Club Discover					\$ 10,659.22

Sheet No. 4 of 8 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 21,158.95  
Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related



B6F (Official Form 6F) (12/07) - Cont.

In re Christopher McCarthy and Jennifer McCarthy,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: <b>Sara</b> <b>Creditor # : 22</b> <b>Holy Rosary School</b> <b>4841 Park Avenue</b> <b>Memphis TN 38117</b>	<b>J</b>	<b>2009 - 2010</b> <b>Tuition Balance</b>					<b>\$ 8,356.00</b>
Account No: <b>0836</b> <b>Creditor # : 23</b> <b>Home Depot Credit Services</b> <b>P O Box 653002</b> <b>Dallas TX 75265-3002</b>	<b>H</b>	<b>2009</b> <b>Credit Card Purchases</b>					<b>\$ 970.53</b>
Account No: <b>3454</b> <b>Creditor # : 24</b> <b>Innovations Fed Credit Union</b> <b>P O Box 30495</b> <b>Tampa FL 33630</b>	<b>J</b>	<b>Credit Card Purchases</b>					<b>\$ 5,597.46</b>
Account No: <b>7921</b> <b>Creditor # : 25</b> <b>Metropolitan Anesthesia Allian</b> <b>1900 Exeter Road, Ste 210</b> <b>Germantown TN 38138</b>	<b>H</b>	<b>2009</b> <b>Medical Bills</b>					<b>\$ 142.00</b>
Account No: <b>7921</b> <b>Representing:</b> <b>Metropolitan Anesthesia Allian</b>		<b>Revenue Recovery Corporation</b> <b>P O Box 341308</b> <b>Memphis TN 38184-1308</b>					
Account No: <b>84.1</b> <b>Creditor # : 26</b> <b>Mid South Imaging &amp; Therapeutic</b> <b>5705 Stage Rd, Suite 212</b> <b>Memphis TN 38134</b>	<b>H</b>	<b>4/2009</b> <b>Medical Bills</b>					<b>\$ 448.00</b>

Sheet No. 5 of 8 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

**Subtotal \$** **\$ 15,513.99**

**Total \$**

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Christopher McCarthy and Jennifer McCarthy,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No:	J	11/2009					\$ 7,290.72
Creditor # : 27 Mike & Mary Walsh 2336 Thornwood Lane Memphis TN 38119		LLC Buyout					
Account No: 0652	J						\$ 306.30
Creditor # : 28 MSK Group, PC P O Box 5102 Memphis TN 38101-5102		Medical Bills Patient: Sara McCarthy					
Account No: 4745	J	11/2009					\$ 462.55
Creditor # : 29 National Pens Dept 274501 P O Box 55000 Detroit MI 48255-2745		Advertising					
Account No: 4745							
Representing: National Pens		McCarthy Burgess 26000 Cannon Rd Cleveland OH 44146					
Account No: 8166	H	6/2008					\$ 238.18
Creditor # : 30 Quest Diagnostics 10101 Renner Blvd Lenexa KS 66219-9752		Medical Bills Patient: Christopher McCarthy					
Account No: 4609	H	8/2008					\$ 14.80
Creditor # : 31 Quest Diagnostics 10101 Renner Blvd Lenexa KS 66219-9752		Medical Bills Patient: Christopher McCarthy					

Sheet No. 6 of 8 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 8,312.55

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Christopher McCarthy and Jennifer McCarthy,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 5355 Creditor # : 32 Quest Diagnostics 10101 Renner Blvd Lenexa KS 66219-9752	W	12/2008 Medical Bills Patient: Jennifer McCarthy					\$ 47.08
Account No: 4544 Creditor # : 33 SE Emergency Physicians 3429 Regal Drive Alcoa TN 37701-4544		4/2009 Medical Bills Patient: Christopher McCarthy					\$ 737.00
Account No: 4544 Representing: SE Emergency Physicians		HRRG P O Box 5406 Cincinnati OH 45273-7942					
Account No: 4544 Representing: SE Emergency Physicians		NCO Financial Systems Inc 507 Prudential Road Horsham PA 19044					
Account No: 4548 Creditor # : 34 SE Emergency Physicians 3429 Regal Drive Alcoa TN 37701-4544	W	5/2010 Medical Bills Patient: Sara McCarthy					\$ 619.20
Account No: 2317 Creditor # : 35 Sears Mastercard Sears Credit Cards P O Box 6282 Sioux Falls SD 57117-6282		2009 Credit Card Purchases					\$ 4,027.13

Sheet No. 7 of 8 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 5,430.41

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Christopher McCarthy and Jennifer McCarthy,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: <b>nMar</b> <b>Creditor # : 36</b> <b>Splash Creative</b> <b>2574 Sam Cooper Blvd, Ste 100</b> <b>Memphis TN 38112</b>	<b>J</b>	<b>2009</b> <b>Advertising</b>				<b>\$ 2,030.00</b>
Account No: <b>9005</b> <b>Creditor # : 37</b> <b>T W Telecom</b> <b>P O Box 172567</b> <b>Denver CO 80217-2567</b>	<b>J</b>	<b>2009 - 2010</b> <b>Business Internet</b>				<b>\$ 18,000.00</b>
Account No: <b>9005</b> <b>Representing:</b> <b>T W Telecom</b>		<b>Williams, Cohen &amp; Gray</b> <b>6201 Bonhomme Rd, Ste 400 N</b> <b>Houston TX 77036</b>				
Account No: <b>1315</b> <b>Creditor # : 38</b> <b>T W Telecom</b> <b>P O Box 172567</b> <b>Denver CO 80217-2567</b>	<b>J</b>	<b>2009 - 2010</b> <b>Business Internet</b>				<b>\$ 41,614.85</b>
Account No: <b>4367</b> <b>Creditor # : 39</b> <b>Target National Bank</b> <b>c/o Target Credit Services</b> <b>P O Box 673</b> <b>Minneapolis MN 55440-0673</b>	<b>W</b>	<b>Credit Card Purchases</b>				<b>\$ 451.01</b>
Account No:						

Sheet No. 8 of 8 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

**Subtotal \$** **\$ 62,095.86**

**Total \$** **\$ 218,885.37**

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

In re Christopher McCarthy and Jennifer McCarthy / Debtor Case No. \_\_\_\_\_  
(if known)

## SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
<b>AT&amp;T</b> <b>P O Box 105262</b> <b>Atlanta GA 30348-5262</b>	Contract Type: <i>Service contract</i> Terms: Beginning date: <i>8/1/2009</i> Debtor's Interest: <i>Lessee</i> Description: <i>Business phone line</i> Buyout Option:
<b>T W Telecom</b> <b>P O Box 172567</b> <b>Denver CO 80217-2567</b>	Contract Type: <i>Service contract</i> Terms: <i>3 Yr Contract</i> Beginning date: <i>9/1/2010</i> Debtor's Interest: <i>Lessee</i> Description: <i>T1 Internet Lines</i> Buyout Option:
<b>TW Telecom</b> <b>P O Box 172567</b> <b>Denver CO 80217-2567</b>	Contract Type: <i>Non-residential lease</i> Terms: <i>3 Yr contract</i> Beginning date: <i>10/1/2009</i> Debtor's Interest: <i>Lessee</i> Description: <i>Lease of space in data communication center.</i> Buyout Option:



In re Christopher McCarthy and Jennifer McCarthy, Case No. \_\_\_\_\_  
 Debtor(s) (if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>Daughter</b> <b>Daughter</b>	AGE(S): <b>14</b> <b>12</b>
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	<b>Business Owner</b>	<b>Registered Nurse</b>
Name of Employer	<b>Self Employed</b>	<b>Methodist Germantown</b>
How Long Employed	<b>10 Years</b>	<b>6 Months</b>
Address of Employer	<b>7472 Meadow Rise Cv Memphis TN 38119</b>	<b>2170 S Germantown Rd Germantown TN 38138</b>
INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 0.00	\$ 3,855.56
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 0.00	\$ 3,855.56
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 1,300.00	\$ 645.75
b. Insurance	\$ 538.22	\$ 278.42
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify):	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,838.22	\$ 924.17
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ (1,838.22)	\$ 2,931.39
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ 4,640.81	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 250.00	\$ 0.00
11. Social security or government assistance (Specify):	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify):	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 4,890.81	\$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 3,052.59	\$ 2,931.39
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	<b>\$ 5,983.98</b>	
(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)		
17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  <b>Increase with second income/Decrease in business income</b>		

In re Christopher McCarthy and Jennifer McCarthy,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☒ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) .....	\$	1,927.43
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities: a. Electricity and heating fuel .....	\$	612.10
b. Water and sewer .....	\$	55.28
c. Telephone .....	\$	115.73
d. Other .....	\$	0.00
Other .....	\$	0.00
3. Home maintenance (repairs and upkeep) .....	\$	425.00
4. Food .....	\$	400.00
5. Clothing .....	\$	100.00
6. Laundry and dry cleaning .....	\$	0.00
7. Medical and dental expenses .....	\$	225.00
8. Transportation (not including car payments) .....	\$	275.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc. ....	\$	75.00
10. Charitable contributions .....	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's .....	\$	120.00
b. Life .....	\$	0.00
c. Health .....	\$	816.64
d. Auto .....	\$	65.89
e. Other <u>Business</u> .....	\$	25.00
Other .....	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage) (Specify) <u>Property: City-County</u>	\$	588.05
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto .....	\$	480.00
b. Other: <u>Tuition - Grace</u> .....	\$	1,132.01
c. Other: <u>Tuition - Sara</u> .....	\$	700.00
14. Alimony, maintenance, and support paid to others .....	\$	0.00
15. Payments for support of additional dependents not living at your home .....	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) .....	\$	3,155.20
17. Other: <u>School Books per Month</u> .....	\$	40.00
Other: .....	\$	0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	11,333.33
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	5,983.98
b. Average monthly expenses from Line 18 above	\$	11,388.33
c. Monthly net income (a. minus b.)	\$	(5,404.35)



In re Christopher McCarthy and Jennifer McCarthy,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR'S SPOUSE

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

1. Rent or home mortgage payment (include lot rented for mobile home) .....	\$	0.00
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input type="checkbox"/>		
2. Utilities: a. Electricity and heating fuel .....	\$	0.00
b. Water and sewer .....	\$	0.00
c. Telephone .....	\$	0.00
d. Other .....	\$	0.00
Other .....	\$	0.00
3. Home maintenance (repairs and upkeep) .....	\$	0.00
4. Food .....	\$	0.00
5. Clothing .....	\$	0.00
6. Laundry and dry cleaning .....	\$	0.00
7. Medical and dental expenses .....	\$	0.00
8. Transportation (not including car payments) .....	\$	35.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc. ....	\$	0.00
10. Charitable contributions .....	\$	20.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's .....	\$	0.00
b. Life .....	\$	0.00
c. Health .....	\$	0.00
d. Auto .....	\$	0.00
e. Other <u>Business</u> .....	\$	0.00
Other .....	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage) (Specify) <u>Property: City-County</u>	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto .....	\$	0.00
b. Other: <u>Tuition - Grace</u> .....	\$	0.00
c. Other: <u>Tuition - Sara</u> .....	\$	0.00
14. Alimony, maintenance, and support paid to others .....	\$	0.00
15. Payments for support of additional dependents not living at your home .....	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) .....	\$	0.00
17. Other: <u>School Books per Month</u> .....	\$	0.00
Other: .....	\$	0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	55.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME (For Total Monthly Net Income, see Line 20 on Debtor's Schedule J)		
a. Average monthly income from Line 16 of Schedule I	\$	
b. Average monthly expenses from Line 18 above	\$	
c. Monthly net income (a. minus b.)	\$	

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE  
WESTERN DIVISION**

In re: **Christopher McCarthy**  
**and**  
**Jennifer McCarthy**

Case No.

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor may also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

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**1. Income from employment or operation of business**

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT**

**SOURCE**

**Year To Date**

**Self Employed**

**(2010):\$37,120.00**

**Last Year(2009):\$79,378.00**

**Year**

**before(2008):\$103,430.00**

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**YTD(2010):\$1,897.00**

**Holy Rosary Elementary School**

**Last Year(2009):\$412.50**

**Holy Rosary Elementary School**

**Year before(2008):\$1,318.00**

**Holy Rosary Elementary School**

## 2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 3. Payments to creditors

None ☒ Complete a. or b., as appropriate, and c.  
a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<i>American Express vs Christopher McCarthy 1435768</i>	<i>Civil Warrant</i>	<i>Shelby County, TN General Sessions</i>	<i>Judgment for Plaintiff</i>

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information

concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 7. Gifts

None



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 8. Losses

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 9. Payments related to debt counseling or bankruptcy

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<i>Payee: Ivan D. Harris, Jr. Address: 352 Poplar View Lane East Collierville, TN 38017</i>	<i>Date of Payment: 10/19/10 - 11/19/10 Payor: Chris McCarthy</i>	<i>\$900.00</i>
<i>Hummingbird Credit Counseling and Education 3737 Glenwood Avenue, Suite 100 Raleigh NC 27612</i>	<i>Date of Payment: Payor: Chris McCarthy</i>	<i>\$49.00</i>

## 10. Other transfers

None



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

### 11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

### 15. Prior address of debtor

None ☒ If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

### 16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### 17. Environmental Information

None ☒ For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
JenMar Communications LLC	ID: 270548255	7274 Meadow Rise Cv. Memphis TN 38119	Computer business	7/15/2009 - present

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME AND ADDRESS

DATES SERVICES RENDERED

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

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### 19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

**Name:** *Jennifer McCarthy*  
**Address:** *7472 Meadow Rise Cove*  
*Memphis TN 38119*

**Dates:** *7/15/2009 - Present*

- 
- None ☒ b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

- 
- None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

- 
- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

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### 20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

- 
- None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

---

### 21. Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
<i>Name: Jennifer McCarthy</i> <i>Address: 7472 Meadow Rise Cove</i> <i>Memphis TN 38119</i>	<i>President</i>	<i>100%</i>

**22. Former partners, officers, directors and shareholders**

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
<i>Name: Mary Harper Walsh</i> <i>Secretary</i>	<i>2336 Thornwood Lane</i> <i>Memphis TN 38119</i>	<i>11/11/2009</i>

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

**23. Withdrawals from a partnership or distribution by a corporation**

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

**24. Tax Consolidation Group.**

None ☒ If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

**25. Pension Funds.**

None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.



*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 01/18/2011

Signature /s/ Christopher McCarthy  
of Debtor

Date 01/18/2011

Signature /s/ Jennifer McCarthy  
of Joint Debtor  
(if any)

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE  
WESTERN DIVISION**

In re *Christopher McCarthy and Jennifer McCarthy*Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

**CHAPTER 7 STATEMENT OF INTENTION - HUSBAND'S DEBTS**

**Part A -** Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No.		
<b>Creditor's Name :</b> <i>None</i>	<b>Describe Property Securing Debt :</b>	
<p>Property will be (check one) :</p> <p><input type="checkbox"/> Surrendered      <input type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one) :</p> <p><input type="checkbox"/> Redeem the property</p> <p><input type="checkbox"/> Reaffirm the debt</p> <p><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).</p> <p>Property is (check one) :</p> <p><input type="checkbox"/> Claimed as exempt      <input type="checkbox"/> Not claimed as exempt</p>		

**Part B -** Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.		
<b>Lessor's Name:</b> <i>None</i>	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

**Signature of Debtor(s)**

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 01/18/2011Debtor: /s/ Christopher McCarthy

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE  
WESTERN DIVISION**

In re *Christopher McCarthy and Jennifer McCarthy*Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

**CHAPTER 7 STATEMENT OF INTENTION - WIFE'S DEBTS**

**Part A -** Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1

**Creditor's Name :**

*Innovations Fed Credit Union  
P O Box 30495  
Tampa, FL 33630*

**Describe Property Securing Debt :**

*Automobile - 2005 Toyota*

Property will be (check one) :

☐ Surrendered      ☒ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property

☒ Reaffirm the debt

☐ Other. Explain \_\_\_\_\_ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☒ Claimed as exempt      ☐ Not claimed as exempt

**Part B -** Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.

**Lessor's Name:**

*None*

**Describe Leased Property:**

Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):

☐ Yes      ☐ No

**Signature of Debtor(s)**

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 01/18/2011Debtor: /s/ Jennifer McCarthy

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE  
WESTERN DIVISION**

In re *Christopher McCarthy and Jennifer McCarthy*Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

**CHAPTER 7 STATEMENT OF INTENTION - JOINT DEBTS**

**Part A -** Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate.  
Attach additional pages if necessary.)

Property No. 1

**Creditor's Name :**

*More Equity Mortgage  
601 NW 2nd St.  
Evansville, IN 47708*

**Describe Property Securing Debt :**

*Residence*

Property will be (check one) :

☐ Surrendered ☒ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property

☒ Reaffirm the debt

☐ Other. Explain \_\_\_\_\_ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 2

**Creditor's Name :**

*Dell Financial Services  
c/o DFS Customer Care Dept P O Box 81577  
Austin, TX 78707-1577*

**Describe Property Securing Debt :**

*Business Equipment*

Property will be (check one) :

☐ Surrendered ☒ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property

☒ Reaffirm the debt

☐ Other. Explain \_\_\_\_\_ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

**Part B -** Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. <u>1</u>		
<b>Lessor's Name:</b> <i>TW Telecom</i> <i>P O Box 172567</i> <i>Denver, CO 80217-2567</i>	<b>Describe Leased Property:</b>  <i>Lease of space in data commnuication center.</i>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Property No. <u>2</u>		
<b>Lessor's Name:</b> <i>AT&amp;T</i> <i>P O Box 105262</i> <i>Atlanta, GA 30348-5262</i>	<b>Describe Leased Property:</b>  <i>Business phone line</i>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Property No. <u>3</u>		
<b>Lessor's Name:</b> <i>T W Telecom</i> <i>P O Box 172567</i> <i>Denver, CO 80217-2567</i>	<b>Describe Leased Property:</b>  <i>T1 Internet Lines</i>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

### Signature of Debtor(s)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 01/18/2011

Debtor: /s/ Christopher McCarthy

Date: 01/18/2011

Joint Debtor: /s/ Jennifer McCarthy

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE  
WESTERN DIVISION**

In re *Christopher McCarthy*  
*and*  
*Jennifer McCarthy*

Case No.  
Chapter 7

\_\_\_\_\_/ Debtor  
Attorney for Debtor: *Ivan D. Harris, Jr.*

**STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
  - a) For legal services rendered or to be rendered in contemplation of and in connection with this case . . . . . \$ 900.00
  - b) Prior to the filing of this statement, debtor(s) have paid . . . . . \$ 900.00
  - c) The unpaid balance due and payable is . . . . . \$ 0.00
3. \$ 299.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and  
*None other*
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and  
*None other*
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:  
*None*
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:  
*None*

Dated: *01/18/2011*

Respectfully submitted,

X /s/ Ivan D. Harris, Jr.  
Attorney for Petitioner: *Ivan D. Harris, Jr.*  
*Harris & Vaughn*  
*352 Poplar View Lane East*  
*Collierville TN 38017*  
  
*901-853-5055*  
*idh@harrisvaughn.com*